

ABSTRACT OF THE DISCLOSURE

A system and method for providing access to detailed payment experience includes a data acquisition component, a data calculation component, a data synthesis component, and at least one storage device. The data acquisition component captures detailed trade data from various sources. The data storage component calculates a plurality summarized variables and a manner of payment and a high credit amount based on the detailed trade data. The data synthesis component calculates a plurality of scores using the trade variables. The detailed trade data, summarized variables, and scores are stored for various time periods, such as 3-month, 6-month, 9-month, 12-month, 16-month and 24-month periods.